

<b>WARRANTY DEED</b>	STATE OF TENNESSEE
	COUNTY OF Shelby
	THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS \$ 159,900.00
	<i>Sharon J. Chubbars, Agent</i> Affiant
	SUBSCRIBED AND SWORN TO BEFORE ME, THE NOTARY PUBLIC, on the 14th DAY OF May, 2004.
	<i>Angela</i> Notary Public
	MY COMMISSION EXPIRES: _____ (AFFIX SEAL)

H. Mark Beanblossom, P. C., 1713 Kirby Parkway, Suite 100, Memphis, Tennessee 38120 Phone No. (901) 400-0500

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Brett M. Rains	Bank of America	1068-2706.0-00148.00
(NAME)	(NAME)	
7858 Nandina Cove	P. O. Box 26388	
(ADDRESS)	(ADDRESS)	
Olive Branch, MS 38654	Richmond, VA 23260-6388	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Summerset Homes, Inc., A Tennessee Corporation HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Brett M. Rains and wife, Rebecca S. Baxter HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DeSoto COUNTY, STATE OF MISSISSIPPI, DESCRIBED AS FOLLOWS, TO-WIT:

Lot 148, Phase 3, Alexander's Ridge Subdivision, in Section 27, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat of record in Plat Book 81, Pages 34-35, in the Chancery Clerk's Office of DeSoto County, Mississippi.

This being the same property conveyed to Grantors herein by Warranty Deed of record in Book 448, Page 554, in the Chancery Clerk's Office of DeSoto County, Mississippi.

This conveyance is made subject to the 2004 City and County Taxes which are not yet due and payable and further subject to Subdivision Restrictions, Building Lines and Easements of record in Plat Book 81, Pages 34-35, and Subdivision and Zoning Regulations in effect in DeSoto County, rights of ways and easements for public roads and public utilities and restrictive covenants and easements of record, all in said Clerk's Office.

It is understood and agreed that the taxes for the year have been prorated as of this date on an estimated basis and when said taxes are actually determined, if the proration is incorrect then the Grantor(s) agree to pay Grantee(s) or their assigns any deficiency and likewise Grantee(s) agree to pay Grantor(s) or their assigns any amount overpaid.

Grantor's Address: P.O. Box 381347, Germantown, TN 38183  
 Phone Number (home): (901) 870-1343 (work) (901) 870-1343  
 Grantee's Address: 7858 Nandina Cove, Olive Branch, MS 38654  
 Phone Number (home): (901) 508-4613 (work) (901) 309-8805

Property Address: 7858 Nandina Cove, Olive Branch, MS 38654

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hand(s) this 14th day of May, 2004

Summerset Homes, Inc., A Tennessee Corporation

BY: *Donald L. Caylor*  
 Donald L. Caylor, Secretary/Treasurer

STATE MS.-DESOTO CO. *SS*

MAY 18 10 36 AM '04

472 PG 351  
 CH. CLK.

STATE OF TENNESSEE  
COUNTY OF \_\_\_\_\_

Personally appeared before me, \_\_\_\_\_, a Notary Public in and for  
said County and State, the within named \_\_\_\_\_

the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that  
\_\_\_\_\_ executed the within instrument for the purposes therein contained. Witness my hand and official seal at \_\_\_\_\_

\_\_\_\_\_, Tennessee, this \_\_\_\_\_ day of \_\_\_\_\_  
Commission Expires \_\_\_\_\_ Notary Public

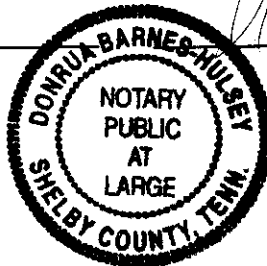
STATE OF TENNESSEE  
COUNTY OF Shelby

Before me, the undersigned \_\_\_\_\_ a Notary Public within and for the

State and County aforesaid, personally appeared Donald L. Caylor  
and \_\_\_\_\_ with whom I am personally acquainted and who  
upon his oath(s) acknowledged himself to be the Secretary/Treasurer  
and \_\_\_\_\_ respectively of the Summerset Homes, Inc., A Tennessee Corporation  
the within named bargainor, and corporation, and that he, she, they as such Secretary/Treasurer  
and \_\_\_\_\_ being authorized so to do, execute the foregoing instrument for the  
purposes therein contained by signing the name of the corporation, by the said Donald L. Caylor  
as such Secretary/Treasurer, and attesting the same by the said \_\_\_\_\_  
as such \_\_\_\_\_

Witness my hand and official seal at office at Memphis, Tennessee on this the 14th  
day of May 2004.

My Commission Expires 6-12-07



My Commission Expires  
June 12, 2007